

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

<b>In Re:</b>	:	<b>Bankruptcy Case No. 21-10048-TPA</b>
	:	
<b>Sean E. McGrath</b>	:	<b>Chapter 13</b>
<i>Debtors</i>	:	
	:	<b>Related to Claim No. 5</b>
<b>PNC Bank, N.A.</b>	:	
<i>Movant</i>	:	<b>Document No.</b>
<b>vs.</b>	:	
<b>Sean E. McGrath</b>	:	
<b>and Ronda J. Winnecour, Esq. Trustee</b>	:	
<i>Respondents</i>	:	

**OMNIBUS DECLARATION OF PLAN  
SUFFICIENCY FOR MORTGAGE PAYMENT CHANGES**

1. The mortgage loan held by the creditor named below is subject to payment fluctuations occurring more than twice per year. The debtor(s)' Chapter 13 Plan accommodates those payment fluctuations by providing for the payment of a set monthly amount to the creditor, designed to be at least, but not more than \$50 above, the average range of payment fluctuation over the preceding twelve (12) month period.

2. The debtor(s) hereby invokes excusal from the requirement to file amended plans and/or declarations as to the payment changes occurring during the plan term, as permitted by W.PA.LBR 3002-4(d).

3. The amount of the set monthly payment, and if applicable, the effective beginning date for that payment amount, shall be **\$135.00**, effective with the **April 2021** mortgage payment.

4. The amount of the set monthly payment has been calculated in the manner required by W.PA.LBR 3002-4(d)(1), and the calculation will be reviewed annually by the debtor pursuant to W.PA.LBR 3002-4(d)(2).

5. Contemporaneously with the filing of this declaration, the Chapter 13 Trustee and the affected creditor have been served with a copy of this declaration.

Name of creditor: PNC Bank, N.A.

Court claim number:   5   or (        ) No claim filed.

Name: /s/ Rebeka A. Seelinger, Esquire  
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